

Certificate of Notice Page 1 of 4

United States Bankruptcy Court
Eastern District of PennsylvaniaIn re:
Don Williams
DebtorCase No. 20-11694-elf
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
Form ID: 318Page 1 of 2
Total Noticed: 46

Date Rcvd: Jul 10, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 12, 2020.

db +Don Williams, 638 Allengrove Street, Philadelphia, PA 19120-2106
 14485684 +MERIDIAN BANK, 9 OLD LINCOLN HWY, MALVERN, PA 19355-2551
 14485687 +MIDLAND FUND, 320 EAST BIG BEAVER, TROY, MI 48083-1238
 14485685 +MIDLAND FUND, ATTN: BANKRUPTCY, 350 CAMINO DE LA REINE STE 100, SAN DIEGO, CA 92108-3007
 14485691 +MOHELA, 633 SPIRIT DRIVE, CHESTERFIELD, MO 63005-1243
 14485689 +MOHELA, ATTN: BANKRUPTCY, 633 SPIRIT DR, CHESTERFIELD, MO 63005-1243
 14485695 +PENNYMAC LOAN SERVICES, LLC, PO BOX 514387, LOS ANGELES, CA 90051-4387
 14485694 +PENNYMAC LOAN SERVICES, LLC, ATTN: CORRESPONDENCE UNIT, PO BOX 514387, LOS ANGELES, CA 90051-4387
 14485697 #+PERFECTION COLLECTION, 313 E. 1200 S, OREM, UT 84058-6972
 14485696 #+PERFECTION COLLECTION, ATTN: BANKRUPTCY DEPARTMENT, 313 E 1200 S, SUITE 102, OREM, UT 84058-6910
 14485698 +PHILADELPHIA CO DRS, 34 S 11TH ST RM 304, PHILADELPHIA, PA 19107-3623
 14485704 +STERLING JEWELERS, INC., ATTN: BANKRUPTCY, PO BOX 1799, AKRON, OH 44309-1799
 14485711 +TOTAL VISA/THE BANK OF MISSOURI, PO BOX 85710, SIOUX FALLS, SD 57118-5710
 14485710 +TOTAL VISA/THE BANK OF MISSOURI, ATTN: BANKRUPTCY, PO BOX 85710, SIOUX FALLS, SD 57118-5710
 14485713 +TRIDENT ASSET MANAGEMENT, 10375 OLD ALABAMA ROAD CO, ALPHARETTA, GA 30022-1122
 14485712 +TRIDENT ASSET MANAGEMENT, ATTN: BANKRUPTCY, PO BOX 888424, ATLANTA, GA 30356-0424
 14485717 +TRUMARK FINANCIAL CREDIT UNION, 335 COMMERCE DR, FORT WASHINGTON, PA 19034-2712
 14485714 +TRUMARK FINANCIAL CREDIT UNION, ATTN: BANKRUPTCY, 335 COMMERCE DR, FORT WASHINGTON, PA 19034-2712
 14485722 +VIRIVA COMMUNITY CU, 157 YORK RD, WARMINSTER, PA 18974-4514

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QLEFELDMAN.COM Jul 11 2020 07:53:00 LYNN E. FELDMAN, Feldman Law Offices PC,
 221 N. Cedar Crest Blvd., Allentown, PA 18104-4603
 smg E-mail/Text: megan.harper@phila.gov Jul 11 2020 04:21:19 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 11 2020 04:20:28
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jul 11 2020 04:21:09 U.S. Attorney Office,
 c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 14485666 +EDI: CAPITALONE.COM Jul 11 2020 07:53:00 CAPITAL ONE, PO BOX 30281,
 SALT LAKE CITY, UT 84130-0281
 14485664 +EDI: CAPITALONE.COM Jul 11 2020 07:53:00 CAPITAL ONE, ATTN: BANKRUPTCY, PO BOX 30285,
 SALT LAKE CITY, UT 84130-0285
 14485668 +E-mail/Text: bankruptcy@cavps.com Jul 11 2020 04:21:04 CAVALRY PORTFOLIO SERVICES,
 500 SUMMIT LAKE, SUITE 400, VALHALLA, NY 10595-2322
 14485670 +E-mail/Text: bankruptcy@cavps.com Jul 11 2020 04:21:04 CAVALRY PORTFOLIO SERVICES,
 500 SUMMIT LAKE DRIVE, VALHALLA, NY 10595-2322
 14485673 +EDI: WFNNB.COM Jul 11 2020 07:53:00 COMENITY BANK/KAY JEWELERS, PO BOX 182789,
 COLUMBUS, OH 43218-2789
 14485672 +EDI: WFNNB.COM Jul 11 2020 07:53:00 COMENITY BANK/KAY JEWELERS, ATTN: BANKRUPTCY DEPT,
 PO BOX 182125, COLUMBUS, OH 43218-2125
 14485674 +EDI: ECMC.COM Jul 11 2020 07:53:00 ECMC, ATTN: BANKRUPTCY,
 111 WASHINGTON AVE SOUTH, STE 1400, MINNEAPOLIS, MN 55401-6800
 14485677 +EDI: ECMC.COM Jul 11 2020 07:53:00 ECMC, PO BOX 5609, GREENVILLE, TX 75403-5609
 14485681 +EDI: AMINFOFP.COM Jul 11 2020 07:53:00 FIRST PREMIER BANK, 3820 N LOUISE AVE,
 SIOUX FALLS, SD 57107-0145
 14485680 +EDI: AMINFOFP.COM Jul 11 2020 07:53:00 FIRST PREMIER BANK, ATTN: BANKRUPTCY,
 PO BOX 5524, SIOUX FALLS, SD 57117-5524
 14485682 +EDI: PHINGENESIS Jul 11 2020 07:53:00 GENESIS BC/CELTIC BANK, ATTN: BANKRUPTCY,
 PO BOX 4477, BEAVERTON, OR 97076-4401
 14485683 +EDI: PHINGENESIS Jul 11 2020 07:53:00 GENESIS BC/CELTIC BANK, PO BOX 4499,
 BEAVERTON, OR 97076-4499
 14485701 EDI: PRA.COM Jul 11 2020 07:53:00 PORTFOLIO RECOVERY, 120 CORPORATE BLVD STE 100,
 NORFOLK, VA 23502
 14485700 EDI: PRA.COM Jul 11 2020 07:53:00 PORTFOLIO RECOVERY, ATTN: BANKRUPTCY,
 120 CORPORATE BLVD, NORFOLD, VA 23502
 14485702 +EDI: SWCR.COM Jul 11 2020 07:53:00 SOUTHWEST CREDIT SYSTEMS, 4120 INTERNATIONAL PARKWAY,
 SUITE 1100, CARROLLTON, TX 75007-1958
 14485703 +EDI: SWCR.COM Jul 11 2020 07:53:00 SOUTHWEST CREDIT SYSTEMS, 4120 INTERNATIONAL PARKWAY,
 CARROLLTON, TX 75007-1958
 14485705 +E-mail/Text: BKRMailOPS@weltman.com Jul 11 2020 04:20:04 STERLING JEWELERS, INC.,
 375 GHENT RD, AKRON, OH 44333-4600
 14485707 +EDI: RMSC.COM Jul 11 2020 07:53:00 SYNCB/HHGREG, C/O PO BOX 965036,
 ORLANDO, FL 32896-0001
 14485706 +EDI: RMSC.COM Jul 11 2020 07:53:00 SYNCB/HHGREG, ATTN: BANKRUPTCY, PO BOX 965060,
 ORLANDO, FL 32896-5060
 14485708 +EDI: RMSC.COM Jul 11 2020 07:53:00 SYNCB/HOME DESIGN NAHF, ATTN: BANKRUPTCY,
 PO BOX 965060, ORLANDO, FL 32896-5060

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Page 2 of 2
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Date Rcvd: Jul 10, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

14485709 +EDI: RMSC.COM Jul 11 2020 07:53:00 SYNCB/HOME DESIGN NAHF, C/O PO BOX 965036,
ORLANDO, FL 32896-0001
14485720 +EDI: VERIZONCOMB.COM Jul 11 2020 07:53:00 VERIZON, VERIZON WIRELESS BK ADMIN,
500 TECHNOLOGY DR STE 550, WELDON SPRINGS, MO 63304-2225
14485721 +EDI: VERIZONCOMB.COM Jul 11 2020 07:53:00 VERIZON, 500 TECHNOLOGY DR,
WELDON SPRING, MO 63304-2225

TOTAL: 27

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

14485693 PennyMac
14485667* +CAPITAL ONE, PO BOX 30281, SALT LAKE CITY, UT 84130-0281
14485665* +CAPITAL ONE, ATTN: BANKRUPTCY, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
14485669* +CAVALRY PORTFOLIO SERVICES, 500 SUMMIT LAKE, SUITE 400, VALHALLA, NY 10595-2322
14485671* +CAVALRY PORTFOLIO SERVICES, 500 SUMMIT LAKE DRIVE, VALHALLA, NY 10595-2322
14485675* +ECMC, ATTN: BANKRUPTCY, 111 WASHINGTON AVE SOUTH, STE 1400, MINNEAPOLIS, MN 55401-6800
14485676* +ECMC, ATTN: BANKRUPTCY, 111 WASHINGTON AVE SOUTH, STE 1400, MINNEAPOLIS, MN 55401-6800
14485678* +ECMC, PO BOX 5609, GREENVILLE, TX 75403-5609
14485679* +ECMC, PO BOX 5609, GREENVILLE, TX 75403-5609
14485688* +MIDLAND FUND, 320 EAST BIG BEAVER, TROY, MI 48083-1238
14485686* +MIDLAND FUND, ATTN: BANKRUPTCY, 350 CAMINO DE LA REINE STE 100, SAN DIEGO, CA 92108-3007
14485690* +MOHELA, ATTN: BANKRUPTCY, 633 SPIRIT DR, CHESTERFIELD, MO 63005-1243
14485692* +MOHELA, 633 SPIRIT DRIVE, CHESTERFIELD, MO 63005-1243
14485699* +PHILADELPHIA CO DRS, 34 S 11TH ST RM 304, PHILADELPHIA, PA 19107-3623
14485715* +TRUMARK FINANCIAL CREDIT UNION, ATTN: BANKRUPTCY, 335 COMMERCE DR,
FORT WASHINGTON, PA 19034-2712
14485716* +TRUMARK FINANCIAL CREDIT UNION, ATTN: BANKRUPTCY, 335 COMMERCE DR,
FORT WASHINGTON, PA 19034-2712
14485718* +TRUMARK FINANCIAL CREDIT UNION, 335 COMMERCE DR, FORT WASHINGTON, PA 19034-2712
14485719* +TRUMARK FINANCIAL CREDIT UNION, 335 COMMERCE DR, FORT WASHINGTON, PA 19034-2712

TOTALS: 1, * 17, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 12, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 9, 2020 at the address(es) listed below:

LYNN E. FELDMAN trustee.feldman@rcn.com, lfeldman@ecf.axosfs.com
REBECCA ANN SOLARZ on behalf of Creditor PENNYMAC LOAN SERVICES, LLC bkgroup@kmlawgroup.com
STEPHEN MATTHEW DUNNE on behalf of Debtor Don Williams bestcasestephen@gmail.com,
dunnesr74587@notify.bestcase.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1 **Don Williams**
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing)
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-6805**
EIN **-----**
Social Security number or ITIN **-----**
EIN **-----**

United States Bankruptcy Court **Eastern District of Pennsylvania**

Case number: **20-11694-elf**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Don Williams

7/9/20

By the court: Eric L. Frank
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.